

# MANAGING YOUR MONEY **DURING COVID-19**



#### Find answers

- **Coast Guard Mutual Assistance (CGMA)**
- IRS Taxpayer Relief and Stimulus Checks
- **Unemployment Compensation**
- **United Way**
- **Housing & Urban Development**
- **Consumer Financial Protection Bureau**
- FDIC COVID-19 FAQs



#### Get advice

• Contact your Command Financial Specialist or Personal Financial Manager through **CG Work-Life** 

• Get a Financial Coach from CG SUPRT



## **Delay payments**

- Ask your credit card companies, lenders and mortgage company for a payment plan, skip-apayment and waived late fees.
- See if your utilities, phone and internet provider is offering temporary relief due to COVID-19.



### Seek benefits

- The federal government is allowing states to change their laws to provide unemployment insurance benefits related to the COVID-19. Contact your state's unemployment insurance program.
- <u>CareerOneStop.org</u> can help with unemployment insurance benefits, job training, and finding a job.



## Pay taxes later

- The federal income tax filing deadline has been pushed back to July 15.
- This extension does not apply to state and local tax returns. Find out the tax filing due dates in your state.



# Get a loan

- You can go deeper into debt by taking out loans with variable interest rates and/or high annual percentage rates.
- Hurting your credit score by taking on too much debt, affecting your ability to borrow in the future.
- If you can't make a payment, you'll rack up late fees and penalties, and harm your credit score.